



Order Filed on November 19, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid & Crane LLC**

Attorneys for Secured Creditor

10700 Abbott's Bridge Rd., Suite 170

Duluth, GA 30097

Telephone No.: 973-575-0707 (local)

Telephone No.: 561-241-6901 (main)

Harold Kaplan (HK0226)

In Re:

**Brandy L. Bridges,**

**Debtor,**

Case No.: 18-16497-ABA

Chapter: 13


Hearing Date: November 24, 2020

Judge: Andrew B. Altenburg Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby  
ORDERED.

**DATED: November 19, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Secured Creditor: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid & Crane LLC

Debtors' Counsel: Seymour Wasserstrum, Esq.

Property Involved ("Collateral"): 1705 West Main Street, Millville, New Jersey, 08332

Relief sought:           ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 5 months from July 1, 2020 through November 1, 2020.
- The Debtor is overdue for 5 payments from July 1, 2020 at \$980.82 per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$4,904.10.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on December 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$980.82.
- Beginning on November 15, 2020, monthly cure payments shall be made in the amount of \$817.35 for 6 months.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042
- Monthly cure payment: Selene Finance LP  
9990 Richmond Ave, Suite 400 South  
Houston, TX 77042

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel may file a Certification of Default with the Court. A copy of the Certification may be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) may cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel may file a Certification of Default with the Court, a copy of the Certification may be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel may file a Certification of Default with the Court a copy of the Certification may be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court may enter an Order granting relief from the Automatic Stay. Debtor may pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

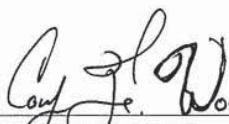
■ Through the Chapter 13 plan.

□ To the Secured Creditor within \_\_\_\_\_ days.

□ Attorneys' fees are not awarded.

6. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

The undersigned hereby consent to the form and entry of the foregoing order.

  
\_\_\_\_\_  
Cory F. Woerner, Esq.  
*Attorney for Debtor(s)*  
Date: 11-19-2020

\_\_\_\_\_  
/s/ Harold Kaplan  
Harold Kaplan, Esq.  
*Attorney for Secured Creditor*  
Date: 11/19/2020

In re:  
Brandy L. Bridges  
Debtor(s)

Case No. 18-16497-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Nov 19, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2020:

Recip ID	Recipient Name and Address
db	+ Brandy L. Bridges, 1705 W. Main St., Millville, NJ 08332-4635

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust hkaplan@rasnj.com, informationathnk@aol.com
Harold N. Kaplan	on behalf of Creditor Wilmington Savings Fund Society FSB hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Nona Ostrove	



District/off: 0312-1

User: admin

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Date Rcvd: Nov 19, 2020

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on behalf of Creditor City of Millville nostrove@ostrovelaw.com

Robert P. Saltzman

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust dnj@pbslaw.org

Robert P. Saltzman

on behalf of Creditor Seterus Inc., authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America dnj@pbslaw.org

Seymour Wasserstrum

on behalf of Debtor Brandy L. Bridges mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10